

Information to identify the case:

Debtor 1 **Brazellen Ruth Kuffour**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5552**

EIN -- --

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **14-31992-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brazellen Ruth Kuffour
aka Brazellen R Barnhardt, aka Brazellen R
Kuffour

October 24, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Brazellen Ruth Kuffour
DebtorCase No. 14-31992-KLP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db
12313546 +Brazellen Ruth Kuffour, 1215-J Gaskins Rd, Henrico, VA 23238-5240
12313550 +Cohen & Slamowitz LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016
12313551 +Eltman, Eltman & Cooper, 140 Broadway, 26th Floor, New York, NY 10005-1108
12313553 +FMS Services, PO Box 68245, Schaumburg, IL 60168-0245
12313557 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
12313558 +Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
12313559 +Palisades Collection LLC, re: Household / Orchard Bank, PO Box 1244, Englewood Cliffs, NJ 07632-0244
12313559 +Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
12313560 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
14972108 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12313540 +EDI: CINGMIDLAND.COM Oct 25 2019 07:53:00 AT&T, attn: Bankruptcy Dep't, PO Box 755, Atwater, CA 95301-0755
12313541 +E-mail/Text: bzwerdning@zandolaw.com Oct 25 2019 04:31:16 Cabin Creek Associates, c/o Zwerdning Oppleman & Adams, 5020 Monument Ave, Richmond, VA 23230-3635
12313542 +E-mail/Text: bcwrtoff@cablevision.com Oct 25 2019 04:31:07 Cablevision, 1111 Stewart Ave, Bethpage, NY 11714-3581
12313543 +EDI: CAPITALONE.COM Oct 25 2019 07:53:00 Cap One Na, PO Box 26625, Richmond, VA 23261-6625
12313544 +EDI: CAPITALONE.COM Oct 25 2019 07:53:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
12313545 EDI: CAPITALONE.COM Oct 25 2019 07:53:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
12448025 EDI: CAPITALONE.COM Oct 25 2019 07:53:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
12313547 +EDI: WFNNB.COM Oct 25 2019 07:53:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
12313548 +EDI: CONVERGENT.COM Oct 25 2019 07:53:00 Convergent Outsourcing, 10750 Hammerly Blvd #200, Houston, TX 77043-2317
12313549 +E-mail/PDF: creditonebknofications@resurgent.com Oct 25 2019 04:20:31 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
12313552 +EDI: RMSC.COM Oct 25 2019 07:53:00 Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
12313554 +EDI: HFC.COM Oct 25 2019 07:53:00 HSBC Bank, re: Orchard Bank, PO Box 5253, Carol Stream, IL 60197-5253
12509786 E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2019 04:20:37 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12313555 +E-mail/Text: eggssupportservices@alorica.com Oct 25 2019 04:30:28 NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2308
12507194 EDI: PRA.COM Oct 25 2019 07:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
12313556 +E-mail/Text: ebn@vativrecovery.com Oct 25 2019 04:29:55 Palisades Acquisition, 210 Sylvan Ave, Englewood Cliffs, NJ 07632-2524
12400309 EDI: Q3G.COM Oct 25 2019 07:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
12313561 EDI: TFSR.COM Oct 25 2019 07:53:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-0000
12322146 EDI: TFSR.COM Oct 25 2019 07:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
12313562 +EDI: WFFC.COM Oct 25 2019 07:53:00 WFS Financial, Wachovia Dealer Svcs, PO Box 3569, Rancho Cucamonga, CA 91729-3569
12376025 EDI: WFFC.COM Oct 25 2019 07:53:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0422-7

User: cummingsj
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Oct 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Robert B. Duke, Jr. on behalf of Debtor Brazellen Ruth Kuffour rdukelaw@gmail.com,
thedeptlawgroupmail@gmail.com;dlghearings@gmail.com,wandasmith013@gmail.com
Susan Hope Call on behalf of Trustee Carl M. Bates susancall@richchap13.com,
station15@richchap13.com

TOTAL: 3